

**A Method for Automatically Preparing Payment Instruments at a Point-of-Sale Location**

**Abstract of the Disclosure**

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The present invention is a method and system for automatically preparing payment instrument at a point-of-sale location. In this invention, the information required for payment using a check instrument will be automatically printed on the check in the proper location by the point-of-sale terminal device. This information will include  
10 the name of the payee, the numerical amount of the sale and the written amount of the sale. Once the information is printed on the check, the customer can review the check and sign the check. This process is more efficient and reduces the amount of time usually required by the customer to complete the required information on the check.